Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

| 1 | 1. | (Currently Amended) A digital wallet, secured with a user's access code, | | |
|----|--|--|--|--|
| 2 | for reproducing a confidential datum for said user, said digital wallet comprising: | | | |
| 3 | (a) | a computer-implemented input for receiving a input access code; | | |
| 4 | (b) | a seed derivation module operatively connected to said input, for deriving | | |
| 5 | a seed usable to gene | ate at least a portion of said confidential datum; | | |
| 6 | (c) | a seed-based data generation module | | |
| 7 | | (i) implementing a predetermined data generation protocol that was | | |
| 8 | | previously used by a seed-based initialization of said confidential | | |
| 9 | | datum of said user, | | |
| 10 | | (ii) containing a representation of a seed-access code relationship, | | |
| 11 | | (iii) configured to generate an output datum by digitally processing said | | |
| 12 | | derived seed in accordance with said seed-access code relationship, | | |
| 13 | | and | | |
| 14 | | (iv) said output datum reproducing said at least a portion of said user's | | |
| 15 | | confidential datum if said input access code equals said user's | | |
| 16 | | access code; and | | |
| 17 | (d) | said generation of said output datum occurring without dependence on any | | |
| 18 | storage of any form | said at least a portion of said confidential datum-, | | |
| 19 | (e) | wherein for at least one input access code not equaling said user's access | | |
| 20 | code, said output datum has the characteristic appearance of said at least a portion of said | | | |
| 21 | confidential datum, b | t said output datum does not reproduce at least a portion of said user's | | |
| 22 | confidential datum. | | | |
| 1 | 2 | (Canadad) | | |
| 1 | 2. | (Canceled) | | |

| I | 3. (Canceled) |
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| 1 | 4. (Original) The wallet of claim 1 where said access code is a PIN, and said |
| 2 | confidential datum includes an asymmetric cryptographic key. |
| 1 | 5. (Original) The wallet of claim 4 where said output datum has the |
| 2 | characteristic appearance of an asymmetric cryptographic key. |
| 1 | 6. (Original) The wallet of claim 1 where said access code is a PIN, and said |
| 2 | confidential datum includes a symmetric cryptographic key. |
| 1 | 7. (Original) The wallet of claim 1 where said seed-access code relationship |
| 2 | is a identity relationship, so that said derived seed equals said input access code. |
| 1 | 8. (Original) The wallet of claim 1 where said seed-access code relationship |
| 2 | represents said derived seed as a padded version of said input access code. |
| 1 | 9. (Original) The wallet of claim 1 where said seed-access code relationship |
| 2 | includes a version of said initial seed masked by user's access code. |
| 1 | 10. (Original) The wallet of claim 9 where: |
| 2 | (i) said masked version of said initial seed includes an XOR of said |
| 3 | initial seed with said user's access code; and |
| 4 | (ii) said processing of said derived seed in accordance with said seed- |
| 5 | access code relationship includes XORing said masked version of |
| 6 | said initial seed with said derived seed. |
| 1 | 11. (Original) The wallet of claim 10 further comprising program code for |
| 2 | updating an user's old access code with a user's new access code by replacing said stored masked |
| 3 | version of said initial seed with its value XORed with said user's old access code XORed with |
| 4 | said user's new access code. |
| | |

| 1 | 12. | (Original) The wallet of claim 1 where: |
|---|------------------------|--|
| 2 | | (i) said seed-access code relationship includes a truncated version of |
| 3 | | said initial seed capable of being concatenated with said input |
| 4 | | access code to form said derived seed; and |
| 5 | | (ii) said processing of said derived seed in accordance with said seed- |
| 6 | · | access code relationship includes concatenating said truncated |
| 7 | | version of said initial seed with said input access code. |
| 1 | 13. | (Original) The wallet of claim 1 where: |
| 2 | | (i) said seed-access code relationship includes values of, and |
| 3 | | associations between, a plurality of possible values of said input |
| 4 | | access code and a corresponding plurality of possible values of |
| 5 | | said derived seed; and |
| 6 | | (ii) said processing of said derived seed in accordance with said seed- |
| 7 | | access code relationship includes looking up and outputting said |
| 8 | | possible value of said derived seed corresponding to said input |
| 9 | | access code. |
| 1 | 14. | (Original) The wallet of claim 13 where: |
| 2 | (1) | said seed derivation module is merged with said data generation module; |
| 3 | (2) | said output datum includes said derived seed. |
| 1 | 15. | (Original) The wallet of claim 5 where said confidential datum includes a |
| 2 | private key of said us | er, and said output datum has the characteristic appearance of a private key |
| 1 | 16. | (Original) The wallet of claim 5 where said user's public key |
| 2 | corresponding to said | user's private key is pseudo-public. |
| 1 | 17. | (Original) The wallet of claim 16 further comprising a digital certificate |
| 2 | containing said pseud | o-public key. |

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| 1 | 18. | (Original) | The wallet of claim 17 where said digital certificate includes an |
|----|---|---------------|---|
| 2. | encrypted version of | said user's | pseudo-public key encrypted under a certifier's key which is not |
| 3 | verifiable except by | authorized | verifiers. |
| 1 | 19. | (Original) | The wallet of claim 1 configured to be remotely accessible to a |
| 2 | roaming user across | a network. | |
| 1 | 20. | (Currently | y Amended) A computer-implemented method for securely |
| 2 | storing and reproduc | ing a confid | lential datum for said user, comprising: |
| 3 | (a) | receiving | an input access code; |
| 4 | · (b) | deriving a | a seed usable to generate at least a portion of said confidential |
| 5 | datum by using said received input access code; | | |
| 6 | (c) | obtaining | a representation of a seed-access code relationship; |
| 7 | (d) | digitally p | processing said derived seed |
| 8 | | (i) in | accordance with said seed-access code relationship, |
| 9 | | (ii) by | executing a predetermined data generation protocol that was |
| 10 | | pr | eviously used by a seed-based initialization of said confidential |
| 11 | | da | tum of said user, |
| 12 | | (iii) th | ereby producing an output datum reproducing said at least a |
| 13 | | pc | ortion of said user's confidential datum if said input access code |
| 14 | | eq | uals said user's access code; and |
| 15 | (e) | said gener | ration of said output datum occurring without dependence on any |
| 16 | storage of any form | of said at le | ast a portion of said confidential datum-, |
| 17 | (f) | wherein f | or at least one input access code not equaling said user's access |
| 18 | code, producing an o | utput datun | n that has the characteristic appearance of said at least a portion |
| 19 | of said confidential of | latum, but s | aid output datum does not reproduce at least a portion of said |
| 20 | user's confidential da | atum. | · |
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| 1 | 22. | (Canceled) |
|----|------------------------|--|
| 1 | 23. | (Original) The method of claim 20 where said access code is a PIN, and |
| 2 | said confidential dat | m includes an asymmetric cryptographic key. |
| 1. | 24. | (Original) The method of claim 20 where said seed-access code |
| 2 | relationship is a iden | ity relationship, so that said derived seed equals said input access code. |
| 1 | 25. | (Original) The method of claim 20 where said seed-access code |
| 2 | relationship represer | s said derived seed as a padded version of said input access code. |
| 1 | 26. | (Original) The method of claim 20 where said seed-access code |
| 2 | relationship includes | a version of said initial seed masked by user's access code. |
| 1 | 27. | (Original) The method of claim 26 where: |
| 2 | | (i) said masked version of said initial seed includes an XOR of said |
| 3 | | initial seed with said user's access code; and |
| 4 | | (ii) said processing of said derived seed in accordance with said seed |
| 5 | | access code relationship includes XORing said masked version of |
| 6 | | said initial seed with said derived seed. |
| 1 | 28. | (Original) The method of claim 20 where: |
| 2 | | (i) said seed-access code relationship includes a truncated version of |
| 3 | | said initial seed capable of being concatenated with said input |
| 4 | | access code to form said derived seed; and |
| 5 | , | (ii) said processing of said derived seed in accordance with said seed |
| 6 | · | access code relationship includes concatenating said truncated |
| 7 | | version of said initial seed with said input access code. |
| 1 | 29. | (Original) The method of claim 20 where: |

| 2 | | (i) | said seed-access code relationship includes values of, and |
|----|----------------------|------------|--|
| 3 | | | associations between, a plurality of possible values of said input |
| 4 | | | access code and a corresponding plurality of possible values of |
| 5 | | | said derived seed; and |
| 6 | | (ii) | said processing of said derived seed in accordance with said seed- |
| 7 | | | access code relationship includes looking up and outputting said |
| 8 | | | possible value of said derived seed corresponding to said input |
| 9 | | | access code. |
| 1 | 30. | (Orig | inal) The method of claim 29 where: |
| 2 | (1) | said d | eriving said seed and said executing said predetermined data |
| 3 | generation protocol | are merg | ged into a common operation; and |
| 4 | (2) | said o | output datum includes said derived seed. |
| 1 | 31. | (Cano | eled) A computer-readable medium having stored thereon a |
| 2 | program executable | on a cor | nputer to securely store and reproduce a confidential datum for said |
| 3 | user, the program co | mprisin | g computer logic instructions for: |
| 4 | (a) | receiv | ring an input access code; |
| 5 | (b) | derivi | ng a seed usable to generate at least a portion of said confidential |
| 6 | datum by using said | receive | d input access code; |
| 7 | (c) | obtair | ning a representation of a seed-access code relationship; |
| 8 | (d) | digita | lly processing said derived seed |
| 9 | | (i) | in accordance with said seed-access code relationship, |
| 10 | | (ii) | by executing a predetermined data generation protocol that was |
| 11 | | | previously used by a seed-based initialization of said at least a |
| 12 | | | portion of said confidential datum of said user, |
| 13 | | (iii) | thereby producing an output datum reproducing said at least a |
| 14 | | | portion of said user's confidential datum if said input access code |
| 15 | | | equals said user's access code; and |
| | | | |

| 16 | (e) | said g | eneration of said output datum occurring without dependence on any |
|-----|----------------------|-------------|--|
| 17 | storage of any for | m of said a | at least a portion of said confidential datum-, |
| 18 | (f) | where | ein for at least one input access code not equaling said user's access |
| 19 | code, said output | datum has | the characteristic appearance of said at least a portion of said |
| 20 | confidential datum | n, but said | output datum does not reproduce at least a portion of said user's |
| 21 | confidential datun | <u>1.</u> | |
| 1 | 22 | (Com a | alad) |
| 1 | 32. | (Cano | eled) |
| 1 | 33. | (Canc | eled) |
| 1 | 34. | (Origi | inal) The computer-readable medium of claim 31 where said access |
| 2 | | , - | tial datum includes an asymmetric cryptographic key. |
| | | | 244 44544 131 131 131 131 131 131 131 131 131 1 |
| 1 | 35. | (Origi | inal) The computer-readable medium of claim 31 where said seed- |
| 2 | access code relation | onship is a | identity relationship, so that said derived seed equals said input |
| 3 | access code. | | |
| 1 | 36. | (Origi | inal) The computer-readable medium of claim 31 where said seed- |
| 1 | | ` ` | |
| 2 | • | onsnip rep | resents said derived seed as a padded version of said input access |
| 3 | code. | | |
| 1 | 37. | (Origi | inal) The computer-readable medium of claim 31 where said seed- |
| 2 . | access code relation | onship incl | udes a version of said initial seed masked by user's access code. |
| | | (0.13) | |
| 1 . | 38. | | inal) The computer-readable medium of claim 37 where: |
| 2 | | (i) | said masked version of said initial seed includes an XOR of said |
| 3 | | | initial seed with said user's access code; and |
| 4 | | (ii) | said processing of said derived seed in accordance with said seed- |
| 5 | | | access code relationship includes XORing said masked version of |
| 6 | | | said initial seed with said derived seed. |

| 1 | 39. | (Original) The computer-readable medium of claim 31 where: | |
|---|--|--|--|
| 2 | | (i) said seed-access code relationship includes a truncated version of | |
| 3 | | said initial seed capable of being concatenated with said input | |
| 4 | | access code to form said derived seed; and | |
| 5 | | (ii) said processing of said derived seed in accordance with said seed- | |
| 6 | | access code relationship includes concatenating said truncated | |
| 7 | | version of said initial seed with said input access code. | |
| 1 | 40. | (Original) The computer-readable medium of claim 31 where: | |
| 2 | | (i) said seed-access code relationship includes values of, and | |
| 3 | | associations between, a plurality of possible values of said input | |
| 4 | | access code and a corresponding plurality of possible values of | |
| 5 | | said derived seed; and | |
| 6 | | (ii) said processing of said derived seed in accordance with said seed- | |
| 7 | | access code relationship includes looking up and outputting said | |
| 8 | | possible value of said derived seed corresponding to said input | |
| 9 | | access code. | |
| 1 | 41. | (Original) The computer-readable medium of claim 40 where: | |
| 2 | (1) | said deriving said seed and said executing said predetermined data | |
| 3 | generation protocol | are merged into a common operation; and | |
| 4 | (2) | said output datum includes said derived seed. | |
| 1 | 42. | (Currently Amended) A method for camouflaging a user's generation- | |
| 2 | camouflaged access- | controlled datum under said user's access code, comprising: | |
| 3 | (a) | initializing a user's access-controlled datum by using a generation protocol | |
| 4 | in accordance with a | generation indicia; | |
| 5 | (b) | storing in a memory in a digital wallet a predetermined relationship | |
| 6 | between said generation indicia and said user's access code; | | |

| 7 | (c) | camo | uflaging at least a portion of said access-controlled datum |
|-----|-------------------------|---------------|---|
| 8 | | (i) | such as to be reproducible by an authorized user thereof but non- |
| 9 | | | reproducible by an unauthorized user thereof, |
| 0 | | (ii) | said camouflaging including storing said predetermined |
| 1 | | | relationship between said generation indicia and said user's access |
| 2 | | | code; |
| 3 | | (iii) | thereby allowing subsequent accessing of said at least a portion of |
| 4 | | | said access_controlled datum via computer-based processing of an |
| 5 | | | inputted access code, in accordance with said stored generation |
| 6 | | | indicia-access code relationship; |
| 17 | | (iv) | without dependence on any storage of any form of said at least a |
| 8 | | | portion of said access-controlled datum; |
| 9 | | (v) | wherein for at least one inputted access code not equaling said |
| 20 | | | user's access code, generating an output datum that has the |
| 21 | | | characteristic appearance of said at least a portion of said access- |
| 22 | | | controlled datum, but said output datum does not reproduce at least |
| 23 | | | a portion of said user's access-controlled datum; and |
| 24 | (d) | storin | g said camouflaged at least a portion of said access controlled datum |
| 25 | in a digital wallet; ar | id | |
| 26 | (e) | –provid | ding said digital wallet to said user. |
| • | . 42 | (O : t-1) | (1) A weath of few agreements aim a a magnitude agreement an armony florand |
| 1 | 43. | ` • | inal) A method for camouflaging a user's generation-camouflaged |
| | | | ler said user's access code, comprising: |
| 3 | (a) | | izing a user's access-controlled datum by using a generation protocol |
| 4 | in accordance with a | • | |
| 5 . | (b) | Ī., | ation-camouflaging at least a portion of said access-controlled datum |
| 6 | - | icible b | y an authorized user thereof but non-reproducible by an unauthorized |
| 7 | user thereof; | | |

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- 8 (c) storing said generation-camouflaged at least a portion of said access-
- 9 controlled datum in a digital wallet; and
- 10 (d) providing said digital wallet to said user.